

File 348:EUROPEAN PATENTS 1978-2002/Oct W01
(c) 2002 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20021010,UT=20021003
(c) 2002 WIPO/Univentio

?ds

Set	Items	Description
S1	685	MONEY() (ORDER? OR TRANSFER?) OR BIDPAY()COM OR "BIDPAY.COM" OR WESTERN()UNION?
S2	331569	WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR HOMESITE? OR (WEB OR - HOME)() (PAGE? OR SITE?) OR WEB OR WWW OR WORLD()WIDE()WEB OR - WORLDWIDWEB OR INTERNET OR ONLINE OR ON()LINE OR ELECTRONIC
S3	1654882	PURCHAS? OR BUY OR BUYING OR BOUGHT OR ORDER? OR REQUEST? - OR SALE? ? OR SELLING OR ACQUIR? OR GENERAT? OR PROCURE? OR P- AYMENT?
S4	903	(AUCTION? OR DUTCHAUTION? OR REVERSE()AUCTION? OR BID OR - BIDS OR BIDDING) (3N) (ELECTRONIC OR ONLINE OR ON()LINE OR BBS - OR INTERNET OR WWW OR WORLD()WIDE()WEB OR WORLDWIDWEB OR NET- WORK?)
S5	15600	(SEND? OR DELIVER? OR MAIL?) (5N) (GOOD? ? OR ITEM? ? OR MER- CHANDISE? OR PRODUCT?)
S6	322	S1(S)S2
S7	247	S6(S)S3
S8	6	S7(S)S4
S9	6	S1(S)S4
S10	0	S9 NOT S8
S11	6	S6(S)S4
S12	0	S11 NOT S9
S13	167	S7 AND IC=G06F?
S14	132	S1(5N)S2
S15	52	S14(5N)S3
S16	49	S15 NOT S8
S17	47	S16 NOT (PAYMENT?())MONEY)

8/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00914716 **Image available**

BAR CODED BILL PAYMENT SYSTEM AND METHOD

SYSTEME ET PROCEDE DE PAIEMENT DE FACTURES A L'AIDE DE CODES-BARRES

Patent Applicant/Inventor:

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US (Nationality)

KROUSE Lou, 6537 Abbottswood Drive, Rancho Palos Verdes, CA 90275, US, US
(Residence), US (Nationality)

Legal Representative:

DRUCKER Kevin M (et al) (agent), Hayes, Soloway, Hennessey, Grossman &
Hage, P.C., 130 W. Cushing Street, Tucson, AZ 85701, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200248835 A2 20020620 (WO 0248835)

Application: WO 2001US48442 20011214 (PCT/WO US0148442)

Priority Application: US 2000737011 20001214

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27854

Fulltext Availability:

Detailed Description

Detailed Description

... goods and services. When a sale is completed between a seller and a
buyer, the **online auction** house charges a sales commission. It is the
responsibility of the seller and the buyer...

...mitigate a seller shipment delay if he is willing to go out and purchase
a **money order** to send to the seller. If the buyer and seller wish to
use a third-party **payment** clearinghouse, (e.g., Billpoint or PayPal),
then both must 3 1 register personal financial information about their
respective bank accounts to transfer money, as well as pay yet another
sales commission charge. In general, none of these - 50 **payment**
alternatives are particularly attractive if a buyer or seller desires any
degree of financial confidentiality.

With an electronic payment network consistent with the invention in
place, an **online auction** house could provide a cost-effective and
value-added anonymous payment alternative within its framework of auction
services. When a sale is completed, the **online auction** house provides
the means for the buyer to print out a 7- bar coded invoice statement,
citing the **online auction** house as the biller of record with a
transaction identification number. Instead of purchasing a **money order**
, which would then have to be physically remitted, the buyer then pays
this invoice at a local supermarket. When the **online auction** house
receives the **electronic payment** the very I I next business day, it
notifies the seller of the completed **payment** via e-mail and then sends
a check for that **payment** amount to the seller. Aside from exchanging
their mailing addresses, both buyer and seller maintain...

8/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00871900

METHOD AND SYSTEM FOR ON-LINE PAYMENTS

PROCEDE ET SYSTEME POUR LES PAIEMENTS EN LIGNE

Patent Applicant/Assignee:

CITICORP CREDIT SERVICES INC, 399 Park Avenue, New York, NY 10022, US, US
(Residence), US (Nationality)

Inventor(s):

BARBARA Ellen, 96 Loop Road, Bedford, NY 10506, US,
JENKINS Antony, 170 East 87th Street, #12B, New York, NY 10128, US,

Legal Representative:

MARCOU George (agent), Kilpatrick Stockton LLP, 607 Fourteenth St., N.W.,
Suite 900, Washington, DC 20005, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200205192 A1 20020117 (WO 0205192)

Application: WO 2001US21803 20010711 (PCT/WO US0121803)

Priority Application: US 2000217489 20000711; US 2000219088 20000718

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 16385

Fulltext Availability:

Detailed Description

Detailed Description

... current Automated

Clearing House (ACH) systems, which slows down the purchasing process considerably via the **on - line auction** context. In addition, there is a need for consumers to be able to facilitate person-to-person **payments**, for example, to facilitate birthday presents or reimbursement of funds that were spent without a...

...involved that eliminates the necessity for consumers to use paper checks or cash as the **payment** vehicle between two individual parties.

Presently, there is a focus of efforts on promotion of person-to-person **payments**, for example, through **on - line auction web sites** in which person-to-person **payment** providers are very focused on the facilitation of **payments** between two individuals. However, such efforts do not include other **payment** mechanisms, such as bill **payments**, **on - line** and off-line **purchases**, cash withdrawals, credit card account **payments**, and/or international **payments**.

0 Summary of the Invention

It is a feature and advantage of the present invention...

8/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)
Inventor(s):
MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,
Legal Representative:
HICKMAN Paul L (agent), Hickman Coleman & Hughes, LLP, P.O. Box 52037,
Palo Alto, CA 94303, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200139030 A2 20010531 (WO 0139030)
Application: WO 2000US32324 20001122 (PCT/WO US0032324)
Priority Application: US 99444775 19991122; US 99447621 19991122
Designated States: AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK
DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 171499

8/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00803947 **Image available**

NETWORK-BASED SALES SYSTEM

SYSTEME DE VENTE PAR L'INTERMEDIAIRE D'UN RESEAU

Patent Applicant/Assignee:

FAIRMARKET INC, 500 Unicorn Park Drive, Woburn, MA 01801, US, US
(Residence), US (Nationality)

Inventor(s):

RANDALL Scott, 95 Mt. Vernon Street #32, Boston, MA 02108, US,
ACKLEY Matthew, 244 N. Harvard Street, Allston, MA 02134, US,
JIN Hua-Ming, 62 Mill Street #2, Woburn, MA 01801, US,
APARO Joseph, 8 Donald Road, Hamilton, MA 01982, US,

Legal Representative:

ELBING Kristofer E (agent), 187 Pelham Island Road, Wayland, MA 01778, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200137539 A2-A3 20010525 (WO 0137539)

Application: WO 2000US31542 20001116 (PCT/WO US0031542)

Priority Application: US 99441385 19991116; US 99441386 19991116; US
99441388 19991116; US 99441616 19991116; US 99441617 19991116

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 25317

Fulltext Availability:

Claims

Claim

... Home Search Netscape Print Security Stop
cp @ Bookmarks dLocation:

•
AUCTIONS FairMarket

auctions .client.com NETWORK

My Selection I Check Email

Banner

Advertisement *9

Click Here!

Search Sell an ftern Rqg...0 PrePay

0 COD 1:1 Wire

11 i-Escrow 13 Cashier's check

El **Money Order** 0 See Description

1:1 Other

Enter your city, state and country:

Location 771

(Some tips and tricks)

Please enter the shipping methods that you can use in **order** send the km
to the buyer

(Shipping Ideas

1:1 FeclEx Overnight 1:1 UPS...

...162

End Date and Time: 11/12 7 PM

Duration: 1 Day6 Hours

Quantity for **sale** : 1

Opening Bid: \$1.00

Reserve Price: \$100.00

Min Quantity: 1

Payment Options: Cashier's check

Shipping Options: FeclEx Overnight, FeclEx 2 Day, US Postal Service
Type...

...can do to promote your item on the site:

(More Info

1:1 Featured on **Home Page** ! \$49.99

1:1 Featured on Category \$9.95

1:1 Bold \$2.00

Bidder...

...Forward Reload Home Search Netscape Print Security Stop El

cfBcokmarks dLocation:

Member

)AUCTIONS FairMarket

CCOW

auctions .client.com NETWORK

My Selection I Check Email

Danner

1 Advertisement ;442

Click Here!

Search Sell an Item...

8/3,K/5 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00769498 **Image available**

**METHOD FOR PROVIDING PRE-PAID ANONYMOUS ELECTRONIC DEBIT CARD COMPATIBLE
WITH EXISTING NETWORK OF CREDIT CARDS**

**PROCEDE DE FOURNITURE DE CARTE DE PAIEMENT ELECTRONIQUE ANONYME PREPAYEE
COMPATIBLE AVEC LES RESEAUX EXISTANTS DE CARTES DE CREDIT**

Patent Applicant/Assignee:

NAMESAFE COM INC, 2429 Locust St., Apt. #418, Philadelphia, PA 19103, US,
US (Residence), US (Nationality)

Inventor(s):

KOPPEL Adam, 210 Locust St., Apt. #3 B, Philadelphia, PA 19106, US

OYAKAWA Jay, 2429 Locust St., Apt. #418, Philadelphia, PA 19103, US

GRILL Jonathan, 4247 Locust Street, Apt. #700, Philadelphia, PA 19104, US
Legal Representative:

MOLANO Michael A, Sonnenschein Nath & Rosenthal, 685 Market Street, San
Francisco, CA 94105, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200103033 A1 20010111 (WO 0103033)

Application: WO 2000US17818 20000628 (PCT/WO US0017818)

Priority Application: US 99346317 19990702

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5441

Fulltext Availability:

Detailed Description

Detailed Description

... same ISP and is therefore impractical in the currently fragmented
market for ISP's.

In **online auction** houses such as eBay, individuals **buy** from one
another, and any two individuals generally make only one transaction
between them. Most...

...take credit cards. Even if they were, the benefits of using credit cards
for such **purchases** (often only \$5-10 per **purchase**) would not be worth
the processing fees, and many buyers would be leery of providing such
sensitive information to complete strangers. Therefore, the most common
forms of **payment** are **money orders** or cashiers' checks and personal
checks. Obtaining a **money order** or cashier's check is inconvenient
SUBSTITUTE SBIEET (RULE 26)
and costly, while the use...

8/3,K/6 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00750426 **Image available**

ELECTRONICALLY TRANSMITTED PAYMENT SYSTEM

SYSTEME DE PAIEMENT TRANSMIS PAR VOIE ELECTRONIQUE

Patent Applicant/Inventor:

VON HERZEN Brian, #246, 675 Fairview Drive, Carson City, NV 89701, US, US

(Residence), US (Nationality)

KAY Timothy L, 907 Mercedes Avenue, Los Altos, CA 94022, US, US

(Residence), US (Nationality)

Legal Representative:

SUOMINEN Edwin A, Louis J. Hoffman P.C., Suite 300, 14614 North Kierlamo

Boulevard, Scottsdale, AZ 85254, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200063809 A1 20001026 (WO 0063809)

Application: WO 2000US10345 20000417 (PCT/WO US0010345)

Priority Application: US 99129403 19990415; US 2000176401 20000113

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17395

Fulltext Availability:
Claims

Claim

... ATTACHMENT

920

FIG 9

900

SUBSTITUTE SHEET (RULE 26)

/ 15

MoneyOrders Onlinexom

Personal Payments at **Internet** Speed

Get your **auction** items two weeks sooner for only 99 cents!*

Ever get frustrated at how long it...

...it and wait a week to clear, Now there's a better way! Send a **money order** over the **Internet** for only 99 cents.* It is safe and secure, it gets there instantly and the...

...or less: 99 cents

over \$25: 4% - .01

Compare to the cost of sending a **money order** through the mail:

\$0.80 to \$4.00 to **purchase** a **money order** in person

\$0.33 to **buy** a stamp

\$0.1 0 for the envelope

.....

\$1.43 or more and wait a week for the letter to be delivered

FIG* 10 1000

SUBS77TUTE SREET (RULE 26)

/ 15

Money Orders Online . com

Enter a valid item number *@?Jftor

Item Number: 12345

Description:

Price:

Shipping Fee:

First...

...Mail Address:

Should

MoneyOrdersOnline.com 0 Yes Q) No

notify the seller to

retrieve the **money order** ?

Next>>

1 1 00

FIGe 11

SUBSTITUTE SREET (RULE 26)

ER

T NAFIdNAL ,MONE

IN Y- **ORDER**

Pi

bd 441

1240

@Mqlffy ORDFHS ONLINF-@

5

q' ly 13'lqg,9'i"@M...

?

17/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01427848

**ELECTRONIC POSTAL MONEY ORDER METHOD AND SYSTEM
SYSTEME ET PROCEDE DE MANDAT POSTE ELECTRONIQUE**

PATENT ASSIGNEE:

United States Postal Service, (306922), 475 L'Enfant Plaza S.W.,
Washington DC 20260-1135, (US), (Applicant designated States: all)

INVENTOR:

OPIELA, Michael, S., 17213 Amity Drive, Rockville, MD 20855, (US)
GAREY, Ronald, E., 2431 Ontario Road, Washington, DC 2009, (US)

PATENT (CC, No, Kind, Date):

WO 200221386 020314

APPLICATION (CC, No, Date): EP 2001968519 010906; WO 2001US27530 010906

PRIORITY (CC, No, Date): US 231164 P 000908

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-017/60

LANGUAGE (Publication,Procedural,Application): English; English; English

ELECTRONIC POSTAL MONEY ORDER METHOD AND SYSTEM

17/3,K/2 (Item 2 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01417929

**System and method of searching for electronic data
System und Verfahren zum Suchen von elektronischen Daten
Systeme et procede de recherche de donnees electroniques**

PATENT ASSIGNEE:

Hitachi Ltd., (204155), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo,
(JP), (Applicant designated States: all)

INVENTOR:

Yoshiura, Hiroshi, C/O Hitachi Ltd.Intel.Prop.Grp, New Marunouchi Bldg.,
5-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-8220, (JP)
Aoshima, Hirokazu, c/o Hitachi Ltd.Intel.Prop.Grp, New Marunouchi Bldg.
5-1, Marunouchi 1-chome, Chiyoda-ku, &Tokyo 100-8220, (JP)
Kamada, Eiichi, c/o Hitachi Ltd.Intel.Prop.Group, New Marunouchi Bldg.
5-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-8220, (JP)
Kikuta, Atsushi, c/o Hitachi Ltd.Intel.Prop.Group, New Marunouchi Bldg.
5-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo 100-8220, (JP)

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PATENT (CC, No, Kind, Date): EP 1197829 A2 020417 (Basic)

APPLICATION (CC, No, Date): EP 2001308719 011012;

PRIORITY (CC, No, Date): JP 2000312086 001012

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G06F-001/00

ABSTRACT WORD COUNT: 191

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200216	1507

SPEC A	(English)	200216	7298
Total word count - document A			8805
Total word count - document B			0
Total word count - documents A + B			8805

...SPECIFICATION Web page are valid. Or, when the object of the Web page is to perform **electronic** commerce accompanied with **money transfer**, then, the information disclosing person **requests** the authorization center C 23)) to authorize that security of settlement in electronic commerce performed...

17/3,K/3 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01289015

System and method for performing an electronic transaction using a transaction proxy with an electronic wallet

System und Verfahren zur Durchführung einer elektronischen Transaktion mit einer elektronischen Geldbörse mittels eines Transaktionsproxys

Systeme et methode pour effectuer une transaction electronique avec un portefeuille electronique a l'aide d'un mandataire de transaction

PATENT ASSIGNEE:

CITIBANK, NA, (1570365), 399 Park Avenue, New York, New York 10022, (US),
(Applicant designated States: all)

INVENTOR:

Young, Alan, 63 Garibaldi Lane, New Canaan, CT 06840, (US)

Chapman, Philip, 301 Ramierle Meguro, 1-3-4 Mita, Meguro-ku, Tokyo
153-0062, (JP)

Berardy, Robert, Higashi Gotanda 5-16-17, Shinagawa-ku, Tokyo 141-0022,
(JP)

LEGAL REPRESENTATIVE:

Hynell, Magnus (23172), Hynell Patenttjänst AB, Patron Carls vag 2, 683
40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1107198 A2 010613 (Basic)
EP 1107198 A3 020731

APPLICATION (CC, No, Date): EP 2000204234 001129;

PRIORITY (CC, No, Date): US 168031 P 991130; US 205318 P 000518

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-007/10; G07F-019/00; G06F-017/60

ABSTRACT WORD COUNT: 146

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
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CLAIMS A	(English)	200124	2528
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SPEC A	(English)	200124	8651
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Total word count - document A	11179
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Total word count - document B	0
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Total word count - documents A + B	11179
------------------------------------	-------

...SPECIFICATION the account associated with the user of the second communications device. In an embodiment, the **electronic** portal receives confirmation of the **money transfer** from the **payment** account issuer, and sends the confirmation of the money transfer from the electronic portal to...

...CLAIMS the second communications device.

37. The method of claim 36 further comprising receiving in the **electronic** portal confirmation of the **money transfer** from the

payment account issuer, and sending the confirmation of the money transfer from the electronic portal to...communications device.

57. The system of claim 56 further comprising means for receiving in the electronic portal confirmation of the money transfer from the payment account issuer, and means for sending the confirmation of the money transfer from the electronic...

17/3,K/4 (Item 4 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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01135835

Processing method and apparatus for converting information from a first format into a second format

Verarbeitungsverfahren und Vorrichtung zur Informationsumwandlung von einem ersten Format in ein zweites Format

Procede de traitement et dispositif pour convertir une information d'un premier format en un second format

PATENT ASSIGNEE:

Lateca Computer Inc. N.V., (2579740), Landhuis Joonchi Kaya Richard J. Beaujon z/n P.O. Box 837, Curacao, (AN), (Applicant designated States: all)

INVENTOR:

Stenfeldt, Mats, Filippavagen 28, SE-222 14 Lund, (SE)
Domstedt, Bo, Teknikergatan 5, SE-215 68 Malmo, (SE)

LEGAL REPRESENTATIVE:

Akerman, Marten Lennart et al (69671), Albihns Patentbyra Malmo AB
P.O.Box 4289, 203 14 Malmo, (SE)

PATENT (CC, No, Kind, Date): EP 993143 A1 000412 (Basic)

APPLICATION (CC, No, Date): EP 98118910 981007;

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: H04L-009/06

ABSTRACT WORD COUNT: 173

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200015	1913
SPEC A	(English)	200015	8950
Total word count - document A			10863
Total word count - document B			0
Total word count - documents A + B			10863

...SPECIFICATION or the like, or carry a limited range of information, such as may occur for electronic money orders for instance. As a further precaution to ensure that no two plaintext messages will be...

17/3,K/5 (Item 5 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

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00952720

Terminal device and transaction system using electronic money

Endgerat und Transaktionssystem mit elektronischem Geld

Terminal et systeme de transactions a l'aide de monnaie electronique

PATENT ASSIGNEE:

FUJITSU LIMITED, (211463), 1-1, Kamikodanaka 4-chome, Nakahara-ku, Kawasaki-shi, Kanagawa 211-8588, (JP), (Applicant designated States: all)

INVENTOR:

Shiobara, Tomomi, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome,
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Hashimoto, Shigeru, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome,
Nakahara-ku, Kawasaki-shi, Kanagawa 211, (JP)
Yamamoto, Koben, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome,
Nakahara-ku, Kawasaki-shi, Kanagawa 211, (JP)
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Nakahara-ku, Kawasaki-shi, Kanagawa 211, (JP)
Iwami, Akiko, c/o Fujitsu Limited, 1-1, Kamikodanaka 4-chome,
Nakahara-ku, Kawasaki-shi, Kanagawa 211, (JP)

LEGAL REPRESENTATIVE:

Joly, Jean-Jacques et al (39741), Cabinet Beau de Lomenie 158, rue de
l'Universite, 75340 Paris Cedex 07, (FR)

PATENT (CC, No, Kind, Date): EP 865007 A2 980916 (Basic)
EP 865007 A3 010221

APPLICATION (CC, No, Date): EP 97402931 971204;

PRIORITY (CC, No, Date): JP 97119458 970309

DESIGNATED STATES: DE; FR; GB

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G07F-007/08

ABSTRACT WORD COUNT: 116

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9838	982
SPEC A	(English)	9838	6460
Total word count - document A			7442
Total word count - document B			0
Total word count - documents A + B			7442

...CLAIMS in said electronic money storage means in response to the reset
request from said reset **request** sending means; and
inter-terminal **electronic money transfer** means for transferring to
the subject terminal device the total amount of the electronic money
...

17/3,K/6 (Item 6 from file: 348)

DIALOG(R)File 348:EUROPEAN PATENTS

(c) 2002 European Patent Office. All rts. reserv.

00930632

Shopping system

Einkaufssystem

Systeme d'achats

PATENT ASSIGNEE:

Hitachi, Ltd., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
101-0062, (JP), (applicant designated states:
AT;BE;CH;DE;DK;ES;FI;FR;GB;GR;IE;IT;LI;LU;MC;NL;PT;SE)

INVENTOR:

Hiroya, Masaaki, 40-1, Utsukushigaokanishi-2-chome, Aoba-ku, Yokohama-shi,
(JP)
Chiba, Hiroyuki, 4082-102, Nogawa, Miyamae-ku, Kawasaki-shi, (JP)
Ito, Atsushi, 7-2-2701, Nakane-2-chome, Meguro-ku, Tokyo, (JP)
Kawatsura, Yoshiaki, 50-21-216, Fujigaoka-1-chome, Aoba-ku, Yokohama-shi,
(JP)
Teramura, Takeshi, 40-1, Utsukushigaokanishi-2-chome, Aoba-ku,
Yokohama-shi, (JP)
Tomiya, Tomochika, 10-1-501, Nishimizuhodai-3-chome, Fujimi-shi, (JP)

LEGAL REPRESENTATIVE:

Calderbank, Thomas Roger et al (50122), MEWBURN ELLIS York House 23

Kingsway, London WC2B 6HP, (GB)
PATENT (CC, No, Kind, Date): EP 848343 A2 980617 (Basic)
EP 848343 A3 990203
APPLICATION (CC, No, Date): EP 97310030 971211;
PRIORITY (CC, No, Date): JP 96333387 961213
DESIGNATED STATES: DE; FR; GB
INTERNATIONAL PATENT CLASS: G06F-017/60;
ABSTRACT WORD COUNT: 325

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9825	1308
SPEC A	(English)	9825	6391
Total word count - document A			7699
Total word count - document B			0
Total word count - documents A + B			7699

...SPECIFICATION communication unit 12 communicates with another information processor and is used to transmit and receive **electronic money , ordering** data, invoice data and receipt data. A storage unit 13 stores programs and various kinds...

17/3,K/7 (Item 7 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2002 European Patent Office. All rts. reserv.

00180639

An apparatus for effecting and recording monetary transactions.
Vorrichtung zum Ausfuehren und Registrieren von Gelduberweisungen.
Dispositif pour effectuer et enregistrer des transactions monetaires.

PATENT ASSIGNEE:

Technion Research & Development Foundation, (234571), Senate House
Technion City, Haifa 32000, (IL), (applicant designated states:
AT;BE;CH;DE;FR;GB;IT;LI;LU;NL;SE)

INVENTOR:

Even, Shimon, 13 Vitkin St., 34756 Haifa, (IL)
Goldreich, Oded, 42 Pinkas St., Tel Aviv, (IL)
Yacobi, Yacov, Moshav Atzmon, Doar-Na Galil Maaravi (20138), (IL)

LEGAL REPRESENTATIVE:

Billington, Lawrence Emlyn et al , HASELTINE LAKE & CO Hazlitt House 28
Southampton Buildings Chancery Lane, London WC2A 1AT, (GB)

PATENT (CC, No, Kind, Date): EP 172670 A2 860226 (Basic)
EP 172670 A3 870121

APPLICATION (CC, No, Date): EP 85305293 850725;
PRIORITY (CC, No, Date): US 635258 840727
DESIGNATED STATES: AT; BE; CH; DE; FR; GB; IT; LI; LU; NL; SE
INTERNATIONAL PATENT CLASS: G07F-007/00;
ABSTRACT WORD COUNT: 76

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPABF1	676
SPEC A	(English)	EPABF1	3751
Total word count - document A			4427
Total word count - document B			0
Total word count - documents A + B			4427

...SPECIFICATION have been developed for making payments from afar, such as using the mail system, telegraphing **money orders** and **electronic** fund transfer systems.

These systems suffer from a number of disadvantages. There is no easy

...

17/3,K/8 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00944716

PROVISION OF TRANSPARENT PROXY SERVICES TO A USER OF A CLIENT DEVICE
FOURNITURE DE SERVICES MANDATAIRES TRANSPARENTS A L'UTILISATEUR D'UN
DISPOSITIF CLIENT

Patent Applicant/Assignee:

THE COCA-COLA COMPANY, One Coca-Cola Plaza, Atlanta, GA 30313, US, US
(Residence), US (Nationality)

Inventor(s):

VOGT David, 2555 Townsgate Road, Westlake Village, CA 91361, US,

Legal Representative:

BIRCH ANTHONY L (et al) (agent), FINNEGAN, HENDERSON, FARABOW, GARRETT &
DUNNER, L.L.P., 1300 I Street, NW, Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277756 A2 20021003 (WO 0277756)

Application: WO 2002US6663 20020326 (PCT/WO US0206663)

Priority Application: US 2001819521 20010327

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO

RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10441

Fulltext Availability:

Detailed Description

English Abstract

...the account can be funded using numerous fund sources, for example
credit cards, checking accounts, **money orders**, gift certificates,
incentive codes, **online** currency, coupons, and stored value cards. A
user with a funded account can shop at...

Detailed Description

... the

account can be funded using numerous fund sources, for example credit
cards, checking accounts, **money orders**, gift certificates, incentive
codes,

online currency, coupons, and stored value cards. A user with a funded
account can shop at...

17/3,K/9 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00935982

SYSTEM AND METHOD FOR CONDUCTING PREDEFINED TRANSACTIONS VIA AN ELECTRONIC
MAIL MESSAGING INFRASTRUCTURE

SYSTEME ET PROCEDE PERMETTANT D'EXECUTER DES TRANSACTIONS PREDEFINIES VIA
UNE INFRASTRUCTURE DE MESSAGERIE DE COURRIER ELECTRONIQUE

Patent Applicant/Assignee:

EPRIVACY GROUP INC, Paoli Executive Green #2, Suite 300, 43 Leopard Road,
Paoli, PA 19301, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

SCHIAVONE Vincent J, 1304 Meadow lane, Berwyn, PA 19312, US, US
(Residence), US (Nationality), (Designated only for: US)
KOENIG James H, 4523 Ritchie Street, Philadelphia, PA 19127, US, US
(Residence), US (Nationality), (Designated only for: US)
MOHAN Cedarampattu, 581 Hearthstone Drive, Yardley, PA 19067, US, US
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Legal Representative:

BERNABEO Gregory S (agent), Synnestvedt & Lechner LLP, 2600 Aramark
Tower, 1101 Market Street, Philadelphia, PA 19107-2950, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200269229 A2 20020906 (WO 0269229)
Application: WO 2002US5968 20020226 (PCT/WO US0205968)
Priority Application: US 2001793233 20010226

Parent Application/Grant:

Related by Continuation to: US 2001793233 20010226 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6711

Fulltext Availability:

Detailed Description

Detailed Description

... to a recipient. When the sender of an electronic mail message wishes
to send a **money order** to a recipient via **electronic** mail, the
sender composes a message addressed to the recipient, for example, a
message reading "Happy Birthday! ". The sender then specifies that the
money order rule is applicable to the **electronic** mail message.

6 Next, the rule is associated with the message. For example, the rule...

17/3,K/10 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00935048 **Image available**

REPLY-BASED ELECTRONIC MAIL TRANSACTIONS

TRANSACTIONS PAR COURRIEL ASSUJETTIES A UNE REPONSE

Patent Applicant/Assignee:

EPRIVACY GROUP INC, Paoli Executive Green #2, Suite 300, 43 Leopard Road,
Paoli, PA 19301, US, US (Residence), US (Nationality), (For all
designated states except: US)

Patent Applicant/Inventor:

SCHIAVONE Vincent J, 1304 Meadow lane, Berwyn, PA 19312, US, US
(Residence), US (Nationality), (Designated only for: US)
KOENIG James, 4523 Ritchie Street, Philadelphia, PA 19127, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

BERNABEO Gregory S (agent), Synnest & Lechner LLP, 2600 Aramark Tower,
1101 Market Street, Philadelphia, PA 19107-2950, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200269228 A1 20020906 (WO 0269228)
Application: WO 2002US5965 20020226 (PCT/WO US0205965)
Priority Application: US 2001792912 20010226

Parent Application/Grant:

Related by Continuation to: US 2001792912 20010226 (CON)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 6843

Fulltext Availability:
Detailed Description

Detailed Description

... product for \$19 When the sender of an electronic mail message wishes
to send a **money order** to a recipient via **electronic** mail, the
sender composes an electronic mail message addressed to the recipient,
for example, an...

17/3,K/11 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00922107 **Image available**

ONLINE METHOD AND SYSTEM FOR ORDERING AND HAVING DELIVERED A PAPER GREETING
MESSAGE AND PAYMENT INSTRUMENT
SYSTEME ET PROCEDE EN LIGNE PERMETTANT DE COMMANDER ET DE FAIRE LIVRER UN
MESSAGE DE VOEUX SUR PAPIER ET INSTRUMENT DE PAIEMENT

Patent Applicant/Assignee:

WESTERN UNION FINANCIAL SERVICES INC, Suite 330K, 6200 South Quebec
Street, Englewood, CO 80111, US, US (Residence), US (Nationality), (For
all designated states except: US)

Patent Applicant/Inventor:

KARAS Peter Michael, 115 Flower Street, Lakewood, CO 80226, US, US
(Residence), US (Nationality), (Designated only for: US)
COWELL James Everett, 2509 West Long Circle, Littleton, CO 80120, US, US
(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

TODD Jack D (et al) (agent), Morris, Manning & Martin, LLP, 6000 Fairview
Road, Suite 1125, Charlotte, NC 28210, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200256136 A2 20020718 (WO 0256136)
Application: WO 2001US48609 20011213 (PCT/WO US0148609)
Priority Application: US 2000737912 20001215

Parent Application/Grant:

Related by Continuation to: US 2000737912 20001215 (CON)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7845

Fulltext Availability:
Detailed Description

Detailed Description

... Other web sites, such as BidPay.com, enable purchasers of an item from an auction web site to request a money order that can be mailed directly to the seller of the auctioned item to expedite the...
...to pay for the item by clicking on a BidPay.com logo, which links the purchaser to the BidPay . com web site . After the purchaser enters all of the necessary contact and billing information and after payment authorization has been...

...Such money orders can be printed using known 5 automated printing processes. However, as the BidPay . com web site explains, money orders are only available for auction related purchases . Additionally, the BidPay . com web site does not provide for nor is there a suggestion or reason for the purchaser to...

17/3,K/12 (Item 5 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00922101 **Image available**

METHOD AND SYSTEM FOR DISTRIBUTING CHARITABLE DONATIONS AT A POINT OF SALE TO QUALIFIED DONEES

PROCEDE ET SYSTEME DE DISTRIBUTION DANS UN POINT DE VENTE DE DONS CHARITABLES A DES DONATAIRES QUALIFIES

Patent Applicant/Assignee:

FEAST INC, 960 Teaneck Road, Suite 200, Teaneck, NJ 07666, US, US
(Residence), US (Nationality)

Inventor(s):

PRICE Cynthia L, 204 Jefferson Avenue, Brooklyn, NY 11216, US,

Legal Representative:

OSTROW Seth H (agent), Brown Raysman Millstein, Felder & Steiner LLP, 900 Third Avenue, New York, NY 10022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200256129 A2 20020718 (WO 0256129)

Application: WO 2001US43272 20011120 (PCT/WO US0143272)

Priority Application: US 2000252151 20001120

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5390

Fulltext Availability:

Detailed Description

Detailed Description

... general. The Charitable Donation (I 00) itself may be made in cash, by check or money order , by electronic funds -5 transfer ("EFT") or by credit card. The details of Charitable Donations (1 00...

17/3,K/13 (Item 6 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00914720 **Image available**

ELECTRONIC GIFT GREETING

FELICITATIONS ELECTRONIQUES AVEC CADEAU

Patent Applicant/Assignee:

FIRST DATA CORPORATION, 6200 South Quebec Street, Englewood, CO 80111, US
, US (Residence), US (Nationality)

Inventor(s):

KARAS Peter M, 115 Flower Street, Lakewood, CO 80226, US,
COWELL James E, 2509 West Long Circle, Littleton, CO 80226, US,
YODER James R, 1902 W. Henderson, Chicago, IL 60657, US,
GOLUB Matt F, 276 Highwood Ave., Tera Fly, NJ 07670, US,
BAIG Aamer Ali, 111-32 76th Ave., Apt 3J, Forest Hills, NY 11375, US,

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
Two Embarcadero Center, Eighth Floor, San Francisco, CA 94111-3834, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200248839 A2 20020620 (WO 0248839)
Application: WO 2001US48630 20011206 (PCT/WO US0148630)
Priority Application: US 2000737912 20001215; US 2000256127 20001215

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7995

Fulltext Availability:

Claims

Claim

... agent location, a stored value fund, an airline mileage program, a
gift certificate issuer, an **electronic** gift certificate issuer, and a
money order issuer.

17 A computer-readable medium having computer-executable
instructions for performing the computer-implementable...

17/3,K/14 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00911759

PRODUCT SHOWCASE

VITRINE DE PRODUIT

Patent Applicant/Assignee:

SEACHANGE INTERNATIONAL INC, 124 Acton Street, Maynard, MA 01754-1227, US
, US (Residence), US (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

CARVER David, 6 Independence Avenue, Lexington, MA 02421, US, US
(Residence), (Designated only for: US)
GEROVAC Branko J, 15 Lake Street, Lexington, MA 02421, US, US (Residence)
, (Designated only for: US)
KELSO James R, 544 Acorn Park Drive, Acton, MA 01720, US, US (Residence),
(Designated only for: US)

Legal Representative:

KOZIK Kenneth F (agent), Fish & Richardson P.C., 225 Franklin Street,
Boston, MA 02110-2804, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200244982 A2 20020606 (WO 0244982)
Application: WO 2001US44613 20011128 (PCT/WO US0144613)

Priority Application: US 2000723436 20001128
Parent Application/Grant:
Related by Continuation to: US 2000723436 20001128 (CON)
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7923

Fulltext Availability:
Detailed Description

Detailed Description

... user 196) to facilitate the purchase, for example, name, mailing
address, credit/debit card number, **electronic** check or **money order**,
and so forth.
The advertiser 192 responds to the provider 194, granting or denying 208
...

17/3,K/15 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00887204 **Image available**

ELECTRONIC POSTAL MONEY ORDER METHOD AND SYSTEM
SYSTEME ET PROCEDE DE MANDAT POSTE ELECTRONIQUE

Patent Applicant/Assignee:

UNITED STATES POSTAL SERVICES, 475 L'Enfant Plaza, S.W., Washington, DC
20260-1135, US, US (Residence), US (Nationality)

Inventor(s):

OPIELA Michael S, 17213 Amity Drive, Rockville, MD 20855, US,

GAREY Ronald E, 2431 Ontario Road, Washington, DC 2009, US,

Legal Representative:

GARRETT Arthur S (et al) (agent), Finnegan, Henderson, Farabow Garrett &
Dunner, L.L.P., 1300 I Street, N.W., Washington, DC 20005-3315, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200221386 A1 20020314 (WO 0221386)

Application: WO 2001US27530 20010906 (PCT/WO US0127530)

Priority Application: US 2000231164 20000908

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5261

ELECTRONIC POSTAL MONEY ORDER METHOD AND SYSTEM

Fulltext Availability:

Detailed Description

Claims

English Abstract

Provided is an **electronic postal money order** system (100) and

method comprising the purchase and fulfillment of a money order, having the...

Detailed Description

ELECTRONIC POSTAL MONEY ORDER METHOD AND SYSTEM

CROSS REFERENCE TO RELATED APPLICATION

[00 1] This application claims the benefit...

...1 9 of Provisional Patent Application No. 60/231,164, filed September 8, 2000, entitled **Electronic Postal Money Order System**, the full contents of which are relied on and incorporated herein.

BACKGROUND OF THE...

...invention relates to systems and methods for electronic commerce and, more particularly, for facilitating the **electronic purchasing** of postal **money orders** from remote locations, using a form of payment other than cash, printing the money order...

...of the invention, as embodied and broadly described herein, the invention is directed to enabling **electronic purchasing** of postal **money order** @ from remote locations, using a form of payment other than cash, printing of the money...

...invention.

[009] In the drawings,

[0010] Figure 1 illustrates a block diagram representation of an **electronic postal**

money order system; and

[001 I] FIGS. 2A-2F are depictions of a screen of a computer...

...is set up having one or more Web pages to allow customers to access the **Internet** to prepare a **money order** form, **on - line**, with payee data, **purchaser** data, and money order amount. The purchaser then uses an approved electronic payment method. Upon...

...s perspective.

[00141 Individuals and home office users would be able to access the postal **money order Web site** through the **Internet** on an around-the-clock basis, either directly or through links from other Web sites, enabling them to create, **purchase** and transmit the USPS **on - line money order** to pay for goods and services through the Internet.

[001 5] The **electronic postal (ePostal) money order** system enables postal patrons who are located away from traditional "brick and mortar" post offices...

...hardware, software and communications facilities (not shown) to permit connecting to, and communication with, an **electronic postal money order** system server 22 which may be situated in a more or less central location, such...

...that postal patrons who are situated at home or business locations may also use the **electronic postal money order** system.

For example, a home or business user 40 with a personal computer 42 having the capability of connecting to the Internet 50 may also engage in the **purchase** of postal **money orders**. Whether over an **Internet** connection accessed from homes or businesses, or from kiosks, patrons will be presented with a USPS Web page containing a menu of available services and informational data, including a USPS **electronic postal money order** page.

communication.

17/3,K/16 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00885076 **Image available**

**METHOD AND APPARATUS FOR IMPLEMENTING REAL-TIME ELECTRONIC COMMERCE USING
ELECTRONIC BANKING SYSTEM**

**PROCEDE ET DISPOSITIF DESTINES A METTRE EN OEUVRE UN SYSTEME DE COMMERCE
ELECTRONIQUE EN TEMPS REEL A L'AIDE D'UN SYSTEME BANCAIRE ELECTRONIQUE**

Patent Applicant/Inventor:

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LEE Seung-Woo, 101-801 Hyun-Dae Apt., 283, Gaesin-Dong, Heungduk-Gu,
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(Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200219197 A1 20020307 (WO 0219197)

Application: WO 2001KR1359 20010810 (PCT/WO KR0101359)

Priority Application: KR 200046679 20000811

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 14022

Fulltext Availability:

Claims

Claim

... administration database which
is administrated by the money transf er administration code according
to the **electronic money transfer** service of the **electronic**
banking
system; and
comparing the **purchaser** 's deposition administration database
with the purchaser inquiry administration database using the money
transfer administration...

...of displaying a
money transfer result on the display device of the computer if the
electronic money transfer by the **purchaser** is confirmed.

10 The method of claim 1, further comprising the steps
of:

if the...transfer result on the display device of the computer together
with
the program if the **electronic money transfer** by the **purchaser** is
confirmed.

20 The apparatus of claim 18, wherein the processor
carries out together with...

17/3,K/17 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

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00882993 **Image available**

**INTERNET-BASED METHOD OF AND SYSTEM FOR AUTHORIZING ELECTRONIC PAYMENT FROM
A BUYER'S FINANCIER TO A SELLER'S FINANCIER IN CONNECTION WITH A
COMMERCIAL TRANSACTION USING TIME-SPACE STAMPING TECHNIQUES**

**PROCEDE ET SYSTEME FONDES SUR L'INTERNET CONCUS POUR AUTORISER LE PAIEMENT
ELECTRONIQUE PAR LE FINANCIER D'UN ACHETEUR AU FINANCIER D'UN VENDEUR
EN RAPPORT AVEC UNE TRANSACTION COMMERCIALE UTILISANT DES TECHNIQUES
D'ESTAMPILLAGE TEMPS-ESPACE**

Patent Applicant/Assignee:

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, US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Legal Representative:

BRILL Gerow D (agent), Reveo, Inc., 85 Executive Boulevard, Elmsford, NY
10523, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217124 A2 20020228 (WO 0217124)

Application: WO 2001US26619 20010824 (PCT/WO US0126619)

Priority Application: US 2000648818 20000825

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 38668

Fulltext Availability:

Claims

Claim

... exchange in which the products are purchased on terms of credit, or by
way of **money transfer** enabled by an **electronic payment** system 150
which cooperates with the information server components of the system of
the present...

17/3,K/18 (Item 11 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00874781 **Image available**

ELECTRONIC SHOPPING MALL

CENTRE COMMERCIAL ELECTRONIQUE

Patent Applicant/Assignee:

BIOMETRICS IMAGINEERING INC, 252 Ponce de Leon Avenue, Citibank Tower,
16th floor, San Juan, PR 00918, US, US (Residence), US (Nationality)

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PEREZ Jose, 252 Ponce de Leon Avenue, Citibank Tower, 16th floor, San
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ROSA Cesar, 252 Ponce de Leon Avenue, Citibank Tower, 16th floor, San

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Legal Representative:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200208868 A2-A3 20020131 (WO 0208868)
Application: WO 2001US23756 20010726 (PCT/WO US0123756)
Priority Application: US 2000625725 20000726
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 17350

Fulltext Availability:
Detailed Description

Detailed Description
... merchants provide alternative payment methods.

For example, lthe web-merchant Amazon.com accepts check or **money order payment** at their **web site** "http://www.amazon.com," which is incorporated herein by reference. A customer may browse that...

...the customer spends to purchase the money order and the time it takes for the **money order** to reach the **web** merchant by mail or other courier. In addition, the customer bears an increased risk that...

17/3,K/19 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00871084 **Image available**

WIDE AREA NETWORK PERSON-TO-PERSON PAYMENT
PAIEMENT DE PERSONNE A PERSONNE SUR RESEAU LONGUE DISTANCE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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GOLUB Matt F, 4234 Harrogate Drive NW, Atlanta, GA 30327, US, US (Residence), US (Nationality), (Designated only for: US)

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MILBERGER Susan M, 7599 S. Willow Cir., Englewood, CO 80112, US, US (Residence), US (Nationality), (Designated only for: US)

SHERRARD Jeff D, 14634 W. Auburn Ct., Lakewood, CO 80228, US, US (Residence), US (Nationality), (Designated only for: US)

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MACFARLANE Jackie M, 12318 Summit Ridge Rd., Parker, CO 80138, US, US

(Residence), US (Nationality), (Designated only for: US)
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(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FRANKLIN Thomas D (et al) (agent), Townsend and Townsend and Crew LLP,
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200205195 A1 20020117 (WO 0205195)

Application: WO 2001US22179 20010711 (PCT/WO US0122179)

Priority Application: US 2000613615 20000711; US 2000256127 20001215

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13924

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... an unregistered payee, the payment may be in the form of a gift certificate, an **electronic** gift certificate, a **money order**, a check, a savings bond, an airline mileage credit, or negotiable instrument sent to the...

Claim

... wherein the second money transfer method includes at least one of a gift certificate, an **electronic** gift certificate, a check, a **money order**, a coupon, a savings bond, a negotiable instrument, airline mileage credit, a credit card credit...a third stored

32

value account, an airline mileage program, a gift certificate issuer, an **electronic** gift certificate issuer, and a **money order** issuer.

39 A method for transferring money using a computer network, the method comprising:

saving...wherein the negotiable instrument is selected from a group consisting of a gift certificate, an **electronic** gift certificate, a check, a **money order**, a coupon, a savings bond, and an airline mileage credit.

63 The method for transferring...

17/3,K/20 (Item 13 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00869147 **Image available**

ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEM AND METHOD

SYSTEME ET PROCEDE DE PRESENTATION ET DE PAIEMENT ELECTRONIQUES DES FACTURES

Patent Applicant/Assignee:

THE CHASE MANHATTAN BANK, 270 Park Avenue, 41st Floor, New York, NY 10017
, US, US (Residence), US (Nationality)

Inventor(s):

POPLAWSKI Thomas W, 4 Bower Place, Huntington, NY 11743, US,
TAN Khoon-Hong, 7 O'Shea Lane, Summit, NJ 07901, US,

Legal Representative:

SCHEER Michael J (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
1180 Avenue of the Americas, New York, NY 10036, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200203229 A1 20020110 (WO 0203229)

Application: WO 2001US20531 20010627 (PCT/WO US0120531)

Priority Application: US 2000215003 20000629; US 2001772601 20010130

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4939

Fulltext Availability:

Detailed Description

Detailed Description

... 30 to manually pay the bill using a traditional non-electronic form
of **payment** such as by check, cash, **money**
order or other non-**electronic** means and typically remits **payment**
using
traditional non-electronic means (e.g., by mail). A payer 30 using this
option...

...the bill electronically, the e-mail 25 is printed
(S-505). A check, cash or **money order** or other non-**electronic** form
of
payment is included with

17/3,K/21 (Item 14 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00862509

INTERACTIVE BUSINESS MATCHING AND PROMOTION

ETABLISSEMENT DE CORRESPONDANCES POUR DES TRANSACTIONS COMMERCIALES

INTERACTIVES ET PROMOTION DE CELLES-CI

Patent Applicant/Assignee:

I B NET LTD, Suite 935, 500 Fifth Avenue, New York, NY 10110, US, US

(Residence), US (Nationality)

Inventor(s):

WEISS Myrna Z, 1080 Fifth Avenue, New York, NY 10128, US,

GILBERT Jon A, 114 West 76th Street, New York, NY 10023, US,

Legal Representative:

WALPERT Gary A (agent), Hale and Dorr LLP, 60 State Street, Boston, MA
02109, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200195224 A1 20011213 (WO 0195224)

Application: WO 2001US18646 20010611 (PCT/WO US0118646)

Priority Application: US 2000210398 20000609; US 2000708694 20001107

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 6029

Fulltext Availability:
Detailed Description

Detailed Description

... two customers. Payment and backend processing options include, but are not limited to: Credit card **payments** through merchant accounts, **Electronic** Funds Transfer, and Checks / **Money Orders** . **Payments** can be processed through a backend interchange of data using a variety of protocols including...

17/3,K/22 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00861607 **Image available**

SYSTEM AND METHOD FOR SECURE AUTHENTICATION OF A SUBSCRIBER OF NETWORK SERVICES
SYSTEME ET PROCEDE D'AUTHENTIFICATION SURE D'UN ABONNE DE SERVICES DE RESEAU

Patent Applicant/Inventor:

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(Residence), US (Nationality)
DESAI Manish, 4731 Cairnsean Street, Houston, TX 77084, US, US
(Residence), IN (Nationality)

Legal Representative:

TANNENBAUM David H (agent), Fulbright & Jaworski, L.L.P., Suite 2800,
2200 Ross Avenue, Dallas, TX 75201, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200195268 A2 20011213 (WO 0195268)
Application: WO 2001US40855 20010606 (PCT/WO US0140855)
Priority Application: US 2000588453 20000606

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD
SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 8598

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... processing, debit card processing, check verification, check guarantee, payroll processing, gift certificate issuance, issuance of **electronic** tickets, issuance of **money order** and/or other like services.

In the preferred embodiment, in step 1 1, the subscriber...

Claim

... of debit md processing, check verificafion, check guarantee, payroll processing, gift certificate issuance, issuance of **electronic** tickets,

and issuance of **money order** .

31 The method of claim 1, wherein said initial information is provided to a payment...

17/3,K/23 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00857341 **Image available**
SYSTEM AND METHOD FOR USING EXISTING PREPAID CARD SYSTEMS FOR MAKING PAYMENTS OVER THE INTERNET
SYSTEME ET PROCEDE D'UTILISATION DE SYSTEMES DE CARTES A PREPAYEMENT EXISTANTES POUR EXECUTER DES PAYEMENTS SUR INTERNET
Patent Applicant/Assignee:
DUOCASH INC, 14th Floor, 30 West Broadway, New York NY 10007, US, US
(Residence), US (Nationality)
Inventor(s):
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QUIRK Stephen, 47 Undercliff Road, Millburn, NJ 07041, US,
Legal Representative:
BARKUME Anthony R (agent), Greenberg Traurig, LLP, 200 Park Avenue, New York, NY 10166, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200191035 A1 20011129 (WO 0191035)
Application: WO 2001US17141 20010524 (PCT/WO US0117141)
Priority Application: US 2000206758 20000524
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5247

Fulltext Availability:
Detailed Description

Detailed Description
... 4. In addition
to the prior art payment mechanism by credit card 12 or
check/ **money order** 14, the **web page** provides an option 16 for
using a prepaid vending card 1. In the preferred
embodiment...

17/3,K/24 (Item 17 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00844343 **Image available**
IDENTIFICATION AND MANAGEMENT OF FRAUDULENT CREDIT/DEBIT CARD PURCHASES AT MERCHANT ECOMMERCE SITES
IDENTIFICATION ET CONTROLE D'ACHATS FRAUDULEUX PAR CARTES DE CREDIT/DEBIT A DES SITES MARCHANDS DE COMMERCE ELECTRONIQUE
Patent Applicant/Assignee:
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US, US (Residence), US (Nationality)
Inventor(s):
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MILANA Joseph P, 11222 SunnyDale Court, San Diego, CA 92127, US,
WILHELM Wesley K, 3812 E. 48th Avenue, Spokane, WA 99223, US,
SHAO Min, 16140 Avenida Venusto #2, San Diego, CA 92128, US,
Legal Representative:
SACHS Robert R (et al) (agent), Fenwick & West LLP, Two Palo Alto Square,
Palo Alto, CA 94306, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200177959 A1 20011018 (WO 0177959)
Application: WO 2001US11221 20010405 (PCT/WO US0111221)
Priority Application: US 2000195156 20000406; US 2001782681 20010212
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 26394

Fulltext Availability:
Detailed Description

Detailed Description
... method used for making payment: Category No
A = ACH
C = Check
G = Gift Certificate
M **Money Order**
O Card number provided online
P Card present
V Card number provided by phone
W Wire Transfer
Note: The values...

17/3,K/25 (Item 18 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00844329 **Image available**
ELECTRONIC BILL PRESENTMENT AND PAYMENT SYSTEMS AND PROCESSES
SYSTEMES ET PROCEDES DE PRESENTATION ET DE PAIEMENT DE FACTURES
ELECTRONIQUES
Patent Applicant/Assignee:
DERIVION CORPORATION, Suite 1750, 950 East Paces Ferry Road N.E.,
Atlanta, GA 30326, US, US (Residence), US (Nationality)
Inventor(s):
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Legal Representative:
PRATT John S (agent), Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree
Street, Atlanta, GA 30309-4530, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200177938 A2-A3 20011018 (WO 0177938)
Application: WO 2001US10138 20010329 (PCT/WO US0110138)
Priority Application: US 2000543938 20000406
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 15631

Fulltext Availability:
Detailed Description

Detailed Description

... how much of the amount due to apply to the transaction and the type of **payment**, such as by **electronic** check, credit card, cash, **money order** or any other suitable **payment** method. If the customer desires to pay via electronic check, the agent may also select...

...policy, including the policy number, amount due, date due, amount to be applied, and the **payment** type, such as **electronic** check, **money order**, credit card, or cash. After the agent configures the payment parameters, as shown in Figure...

17/3,K/26 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00838882 **Image available**

METHOD AND APPARATUS FOR FACILITATING ONLINE PAYMENT TRANSACTIONS IN A NETWORK-BASED TRANSACTION FACILITY USING MULTIPLE PAYMENT INSTRUMENTS
PROCEDE ET APPAREIL FACILITANT LES OPERATIONS DE REGLEMENT EN LIGNE DANS UNE INSTALLATION COMMERCIALE EN RESEAU AU MOYEN DE MULTIPLES OUTILS DE REGLEMENT

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171452 A2-A3 20010927 (WO 0171452)

Application: WO 2001US8293 20010314 (PCT/WO US0108293)

Priority Application: US 2000190420 20000317; US 2000577434 20000522

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR

KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE

SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9498

Fulltext Availability:
Detailed Description

Detailed Description

... online payment service is 120 may also be coupled to an EFT processor to process **electronic** checks and **money order payments**. Other external **payment** processor may ...instruments may include, for

example, credit cards, debit cards, automated clearing house (ACH) transfers using **electronic** checks and **money orders**, wire transfers, transfers from an internal account within the online payment service 120 or the...described above, available payment instruments may include, for example, credit cards, debit cards, wire transfers, **electronic** checks and **money orders**. In addition, the **online payment** service 120 may permit **payments** through direct transfers from an internal account which is maintained for a participant within the...

17/3,K/27 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00838015 **Image available**

INTERNET BASED SINGLE ENTRY FIELD ELECTRONIC PAYMENT INTERFACE
INTERFACE DE PAIEMENT ELECTRONIQUE A ZONE D'ENTREE UNIQUE SUR INTERNET
Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

SHORT Shayne X (agent), Akin, Gump, Strauss, Hauer & Feld, L.L.P., 816
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200171681 A2-A3 20010927 (WO 0171681)

Application: WO 2001US8210 20010315 (PCT/WO US0108210)

Priority Application: US 2000190161 20000317; US 2001809708 20010315

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4895

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the Internet. The number of payment types includes credit card, check debit, ATM card, and **electronic money order**, among other **payment** types.

Other aspects of the present invention can be found in an electronic payment method...261, check debit 262, an automatic teller machine (ATM) card 263, a gift certificate 264, **electronic (E- money) orders** 265, pre-paid card programs 266. In addition, any number of loyalty programs 270 and...

Claim

... of payment types comprises at least one of credit card, check debit, ATM card, and **electronic money order**.

16 An **electronic payment** method, comprising:

selecting a **payment** type; and

inputting payment information corresponding to the selected payment type

into a single
entry...

17/3,K/28 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2002 WIPO/Univentio. All rts. reserv.

00829899 **Image available**

**SYSTEM AND PROCESS FOR TRANSACTIONAL INFRASTRUCTURE FOR ENERGY DISTRIBUTION
SYSTEME ET PROCEDE D'INFRASTRUCTURE TRANSACTIONNELLE DE DISTRIBUTION
D'ENERGIE**

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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US)

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US)

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US)

MOORE Douglas, c/o SmartEnergy.com, Inc., 300 Unicorn Park Drive, Woburn,
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US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200163455 A2-A3 20010830 (WO 0163455)

Application: WO 2001US5632 20010221 (PCT/WO US0105632)

Priority Application: US 2000184897 20000225; US 2000748533 20001222

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 4312

Fulltext Availability:

Detailed Description

Detailed Description

... m tig channel 2 for the billed amounts. Payments may be made by cash, check, **money order** , credit card, debit card, or **electronic** fund transfer through mail, fax, delivery service, phone, e-mail or Internet. Payment processing may...

17/3,K/29 (Item 22 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00822197 **Image available**

METHOD AND APPARATUS FOR CONDUCTING ELECTRONIC COMMERCE TRANSACTIONS USING ELECTRONIC TOKENS

PROCEDE ET APPAREIL DE REALISATION DE TRANSACTIONS DE COMMERCE ELECTRONIQUE AU MOYEN DE JETONS ELECTRONIQUES

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200155815 A2-A3 20010802 (WO 0155815)

Application: WO 2001US2254 20010123 (PCT/WO US0102254)

Priority Application: US 2000178239 20000126; US 2000553695 20000421; US 2000665237 20000918; US 2001753784 20010102

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 22476

Fulltext Availability:

Detailed Description

Detailed Description

... invention support both on-line payment (e.g., using a credit card), and off-line **payment** (e.g., using a check, **money order** , or **purchase order**) for **electronic** tokens.

The vendor lists the prices of products and services offered on his Web site...

17/3,K/30 (Item 23 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00817666

SALE TRANSACTIONS ON A NETWORK

TRANSACTIONS COMMERCIALES SUR UN RESEAU

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200150402 A1 20010712 (WO 0150402)
Application: WO 2001US603 20010108 (PCT/WO US0100603)
Priority Application: US 2000478724 20000106

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12019

Fulltext Availability:

Detailed Description

Detailed Description

... shipping and will only accept payments in the form of CODs, cashier's
checks, and **money orders** .

Referring still to Fig. 6A, **web page** 145a shows a bid web page for an
item 92a that is being sold in...

17/3,K/31 (Item 24 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00816851 **Image available**

**METHODS FOR MANAGING TRANSACTIONS OVER THE INTERNET BY PROXY AND WITH
SINGLE-USE FINANCIAL INSTRUMENTS**

**PROCEDE DE GESTION DE TRANSACTIONS SUR L'INTERNET AU MOYEN DE PROXY ET AVEC
DES INSTRUMENTS FINANCIERS UNISERVICE**

Patent Applicant/Assignee:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200150391 A1 20010712 (WO 0150391)
Application: WO 2000US35680 20001230 (PCT/WO US0035680)
Priority Application: US 99174078 19991230; US 99174081 19991230

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8970

Fulltext Availability:

Detailed Description

Detailed Description

... invention; and

FIG. 10 is a flow chart illustrating exemplary methodology for managing check and **money order** transactions over the **Internet** in accordance with the present invention.

DETAILED DESCRIPTION OF THE INVENTION

The present invention provides...

17/3,K/32 (Item 25 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00809409 **Image available**

CHIP CARD REBATE SYSTEM

SYSTEME DE REMISE PAR CARTE A PUCE

Patent Applicant/Assignee:

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(Residence), US (Nationality)

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FREEMAN Gary A, 47 Stearns Street, Newton, MA 02159, US,

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200143044 A1 20010614 (WO 0143044)

Application: WO 2000US42739 20001211 (PCT/WO US0042739)

Priority Application: US 99457988 19991209; US 2000556140 20000421

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 13946

Fulltext Availability:

Detailed Description

Detailed Description

... Provider who, in exchange, reimburses the Acquirer along with any interchange or loading fees. The **payment** may be made via financial **electronic** data interchange (EDI), via **money transfer** using an Automated Clearing House Association, or by conventional paper check. The Acquirer I I...

17/3,K/33 (Item 26 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00807800 **Image available**

SYSTEM AND METHOD FOR PERFORMING AN ELECTRONIC TRANSACTION USING A
TRANSACTION PROXY WITH AN ELECTRONIC WALLET
SYSTEME ET PROCEDE SERVANT A EXECUTER UNE TRANSACTION ELECTRONIQUE AU MOYEN
D'UN MANDATAIRE DE TRANSACTION POSSEDANT UN PORTEFEUILLE ELECTRONIQUE

Patent Applicant/Assignee:

CITIBANK N A, 399 Park Avenue, New York, NY 10022, US, US (Residence), US
(Nationality)

Inventor(s):

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153-0062, JP,
BERARDY Robert, Higashi Gotanda 5-16-17, Shinagawa-ku, Tokyo 141-0022, JP

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200141419 A1 20010607 (WO 0141419)

Application: WO 2000US32405 20001129 (PCT/WO US0032405)

Priority Application: US 99168031 19991130; US 2000205318 20000518

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12006

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the account associated with the user of the second
communications device. In an embodiment, the **electronic** portal receives
confirmation of the **money transfer** from the **payment** account issuer,
and sends the confirmation of the money transfer from the electronic
portal to...

Claim

... the second communications device.

37 The method of claim 36 further comprising receiving in the **electronic**
portal confirmation of the **money transfer** from the **payment** account
issuer, and sending the confirmation of the money transfer from the
electronic portal to...communications device.

57 The system of claim 56 further comprising means for receiving in the
electronic portal confirmation of the **money transfer** from the
payment account issuer, and means for sending the confirmation of the
money transfer from the 1...

17/3,K/34 (Item 27 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00801782 **Image available**

ON-LINE PAYMENT SYSTEM

SYSTEME DE PAIEMENT EN LIGNE

Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200135304 A1 20010517 (WO 0135304)

Application: WO 2000US30995 20001109 (PCT/WO US0030995)

Priority Application: US 99164510 19991110; US 2000710531 20001108

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 18544

Fulltext Availability:

Detailed Description

Detailed Description

... be used as a universal means of receive money back from web sites and
other **online payment** : in shopping, banking,
Wallets **money transfers** , as cashiers checks, gift
certificates, etc.

Access to DotCoinTm Wallet is password These and other...

17/3,K/35 (Item 28 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00777992 **Image available**

POINT OF SALE PAYMENT TERMINAL

TERMINAL DE PAIEMENT POUR POINT DE VENTE

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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MOLLETT Sandy, 1507-A Harold, Houston, TX 77006, US

SMITH David Wayne, 4730 Rainbow Run, Sugarland, TX 77479, US

Legal Representative:

CURCURI Jeremy J, Brooks & Kushman, 1000 Town Center, 22nd floor,
Southfield, MI 48075, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200111528 A1 20010215 (WO 0111528)

Application: WO 2000US21772 20000809 (PCT/WO US0021772)

Priority Application: US 99147899 19990809

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 8100

Fulltext Availability:

Claims

Claim

... sending the image of the money order to a host as a receipt for the
money order .

23 A method of **electronic** check conversion for use with an
integrated point of sale payment

17/3,K/36 (Item 29 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00761426

**METHOD AND APPARATUS FOR SURROGATE CONTROL OF NETWORK-BASED ELECTRONIC
TRANSACTIONS**

**PROCEDE ET APPAREIL PERMETTANT LA COMMANDE AUXILIAIRE DE TRANSACTIONS
ELECTRONIQUES EN RESEAU**

Patent Applicant/Assignee:

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(Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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(Residence), US (Nationality), (Designated only for: US)

VOGT David A, 15112 Shining Star Lane, San Leandro, CA 94579, US, US

(Residence), US (Nationality), (Designated only for: US)

Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200073934 A2 20001207 (WO 0073934)

Application: WO 2000US14767 20000526 (PCT/WO US0014767)

Priority Application: US 99136734 19990528

Parent Application/Grant:

Related by Continuation to: US 99136734 19990528 (CON)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 28539

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... the account can be funded using numerous fund sources, for example credit cards, checking accounts, **money orders**, gift certificates, incentive codes, **online** currency, coupons, and stored value cards. A user with a funded account can shop at...

Claim

... includes at least one fund source selected from a group consisting of credit cards, checks, **money orders**, gift certificates, incentives, **online electronic** currency, Automatic Teller Machines, and stored value cards.

4 The method of claim 3, wherein...

...at least one funding source selected from a group consisting of credit cards, checks,

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money orders, gift certificates, incentives, **online electronic** currency, Automatic Teller Machines, and stored value cards.

18 The system of claim 17, wherein...includes at least one fund source selected from a group consisting of credit cards, checks, **money orders**, gift certificates, incentives, **online electronic** currency, Automatic Teller Machines, and stored value cards.

31 The device of claim 30, wherein...includes at least one fund source selected from a group consisting of credit cards, checks, **money orders**, gift certificates, incentives, **online electronic** currency, Automatic Teller Machines, and stored value cards, wherein funding using online electronic currency includes... includes at least one fund source selected from a group consisting of credit cards, checks, **money orders**, gift certificates, incentives, **online electronic** currency, Automatic Teller Machines, and stored value cards, wherein funding using online electronic currency includes...

17/3,K/37 (Item 30 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00569898 **Image available**

METHOD AND APPARATUS FOR FACILITATING BUYER-DRIVEN PURCHASE ORDERS ON A COMMERCIAL NETWORK SYSTEM

PROCEDE ET APPAREIL PERMETTANT DE FACILITER DES ORDRES D'ACHAT EMIS PAR UN ACHETEUR DANS UN SYSTEME DE RESEAU COMMERCIAL

Patent Applicant/Assignee:

SHKEDY Gary,

Inventor(s):

SHKEDY Gary,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200033271 A2 20000608 (WO 0033271)

Application: WO 99US28507 19991202 (PCT/WO US9928507)

Priority Application: US 98203843 19981202

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL

PT SE

Publication Language: English

Fulltext Word Count: 17921

Fulltext Availability:

Detailed Description

Detailed Description

... Various methods of payment may be utilized by the invention including credit cards, personal checks, **electronic** funds transfer, debit card, **money orders**, corporate **purchasing** cards, smart cards, digital cash and micropayments. The payment system may also involve the use...

17/3,K/38 (Item 31 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00557867 **Image available**

PROCESSING METHOD AND APPARATUS FOR CONVERTING INFORMATION FROM A FIRST FORMAT INTO A SECOND FORMAT
PROCEDE DE TRAITEMENT ET APPAREIL CORRESPONDANT POUR CONVERTIR LES DONNEES ENTRE UN PREMIER FORMAT ET UN DEUXIEME FORMAT

Patent Applicant/Assignee:

LATECA COMPUTER INC N V,
DoMSTEDT Bo,
STENFELDT Mats,

Inventor(s):

DoMSTEDT Bo,
STENFELDT Mats,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200021240 A1 20000413 (WO 0021240)

Application: WO 99SE1740 19991001 (PCT/WO SE9901740)

Priority Application: SE 983399 19981007

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ

BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT

SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 11404

Fulltext Availability:

Detailed Description

Detailed Description

... or the like, or carry a limited range of information, such as may occur for **electronic money orders** for instance. As a further precaution to

17/3,K/39 (Item 32 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00554423 **Image available**

A SYSTEM AND METHOD FOR PROVIDING E-COMMERCE ACCESS TO AN INTERNET WEBSITE
SYSTEME ET PROCEDE POUR FOURNIR UN ACCES AU COMMERCE ELECTRONIQUE DANS UN SITE WEB D'INTERNET

Patent Applicant/Assignee:

BOYLE James Joseph,

Inventor(s):

BOYLE James Joseph,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200017796 A1 20000330 (WO 0017796)

Application: WO 99US21599 19990917 (PCT/WO US9921599)

Priority Application: US 98156603 19980918

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY
KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 8073

Fulltext Availability:

Detailed Description

Detailed Description

... accept several forms of payment including a credit card, a debit card,
an account, an **electronic** transfer of funds, check, **money order**,
etc., with appropriate procedures in place to handle each form of payment
as would be...

17/3,K/40 (Item 33 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00543755 **Image available**

A MODULAR, CONVERGENT CUSTOMER CARE AND BILLING SYSTEM

SYSTEME DE FACTURATION ET DE SERVICE CLIENT CONVERGENT ET MODULAIRE

Patent Applicant/Assignee:

AMERICAN MANAGEMENT SYSTEMS INCORPORATED,
HANAGAN Mike,
MOORE Leslee Eaton Cattrall,
RAKIC Daniel,
SEEGER Andreas,
SOTOLA Rene,
TATEM Chris,

Inventor(s):

HANAGAN Mike,
MOORE Leslee Eaton Cattrall,
RAKIC Daniel,
SEEGER Andreas,
SOTOLA Rene,
TATEM Chris,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200007128 A1 20000210 (WO 0007128)

Application: WO 99US16445 19990726 (PCT/WO US9916445)

Priority Application: US 9894459 19980729; US 99353629 19990715

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
US UZ VN YU ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM
AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM
GA GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 29498

Fulltext Availability:

Detailed Description

Detailed Description

... FEE 20 is able to process many types of media,
from cash and checks to **money orders** and **electronic** transfers. FEE
20 uses internal rules to determine the event's transactions type (e.g...

17/3,K/41 (Item 34 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00500248 **Image available**

TECHNIQUES FOR PERFORMING REMOTE FINANCIAL TRANSACTIONS

TECHNIQUES PERMETTANT D'EFFECTUER DES TRANSACTIONS FINANCIERES A DISTANCE

Patent Applicant/Assignee:

GTECH RHODE ISLAND CORPORATION,

Inventor(s):

SAPP Charles A III,

McGRANAHAN Richard G,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9931600 A1 19990624

Application: WO 98US26725 19981216 (PCT/WO US9826725)

Priority Application: US 97991816 19971216

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE

CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN

GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12433

Fulltext Availability:

Detailed Description

Detailed Description

... to transfer funds for a

wire transfer, to pay bills, or to withdraw funds from

electronic accounts to pay for **money orders** or telephone

debit cards to be printed at the slave unit. The main

printer then...

17/3,K/42 (Item 35 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00497478 **Image available**

MULTI-TRANSACTIONAL NETWORK ARCHITECTURE

ARCHITECTURE DE RESEAU MULTITRANSACTIONNELLE

Patent Applicant/Assignee:

KORMAN Bruce R,

Inventor(s):

KORMAN Bruce R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9928830 A1 19990610

Application: WO 98US25541 19981202 (PCT/WO US9825541)

Priority Application: US 9767123 19971202

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT

BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA

GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7356

Fulltext Availability:

Detailed Description

Detailed Description

... embodiments may offer other transactions and purchases, such as

catalog items, pre-paid phone cards, **money orders** or other

electronic transactions.

In a preferred embodiment, the electronic transactions are effected by

contact with a Super...

17/3,K/43 (Item 36 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00489789 **Image available**

MULTI-TRANSACTION COIN MACHINE

MACHINE A PIECES DE MONNAIE PERMETTANT DES TRANSACTIONS MULTIPLES

Patent Applicant/Assignee:

KORMAN Bruce R,

GOLDS August,

Inventor(s):

KORMAN Bruce R,

GOLDS August,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9921141 A1 19990429

Application: WO 98US22534 19981023 (PCT/WO US9822534)

Priority Application: US 9762751 19971023

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV

MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

US UZ VN YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT

BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA

GN GW ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 7874

Fulltext Availability:

Detailed Description

Detailed Description

... embodiments may offer other transactions and purchases, such as
catalog items, pre-paid phone cards, **money orders** or other
electronic transactions.

In the preferred embodiment, the electronic transactions are effected by
contact with a remote...

17/3,K/44 (Item 37 from file: 349)
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00482039 **Image available**

IMPROVED SECURE DOCUMENTS

DOCUMENTS PROTEGES AMELIORES

Patent Applicant/Assignee:

NEOMEDIA TECHNOLOGIES INC,

Inventor(s):

CHRISTIANSEN Robert,

DURST Robert T Jr,

GREENE Jonathan D,

KEPPER Lester H Jr,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9913391 A2 19990318

Application: WO 98US18571 19980904 (PCT/WO US9818571)

Priority Application: US 9758153 19970908; US 9765033 19971110

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH GM HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG

MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN

YU ZW GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY

DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML

MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 12606

Fulltext Availability:

Detailed Description

Detailed Description

... means rather
than by physical transfer of the document. The issuance
process for the secure **money order** which initiates an
electronic fund transfer would be substantially the same as
that described immediately above, except that the...

17/3,K/45 (Item 38 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00427644 **Image available**

APPARATUS AND METHODS FOR COLLECTING VALUE
APPAREIL ET PROCEDE D'ENCAISSEMENT

Patent Applicant/Assignee:

FORTRESS U & T LTD,
GRESSEL Carmi David,
MILSTEIN David,
SANDER Avi,
HADAD Isaac,
GRANOT Ran,

Inventor(s):

GRESSEL Carmi David,
MILSTEIN David,
SANDER Avi,
HADAD Isaac,
GRANOT Ran,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9818107 A1 19980430

Application: WO 97IL337 19971022 (PCT/WO IL9700337)

Priority Application: IL 119486 19961024

Designated States: JP KR US AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT
SE

Publication Language: English

Fulltext Word Count: 23920

Fulltext Availability:

Detailed Description

Detailed Description

... for human error or system malfunction, this sum total is the exact
amount of physical **money transferred** in step (a).

The **electronic** document also includes a **request** for a receipt (RR)
and a
request for a cheque for credit for cash receivables...

17/3,K/46 (Item 39 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00369360 **Image available**

UNTRACEABLE ELECTRONIC CASH
MOYEN DE PAIEMENT ELECTRONIQUE ANONYME

Patent Applicant/Assignee:

MICROSOFT CORPORATION,

Inventor(s):

SIMON Daniel R,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9709688 A2 19970313

Application: WO 96US14078 19960829 (PCT/WO US9614078)

Priority Application: US 95521124 19950829
Designated States: CA JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 8146

Fulltext Availability:
Detailed Description

Detailed Description

... s declared
30 intentions regarding payment, thereby essentially turning
the cash into a kind of " **electronic money order** ".

Optionally, Customer 10 can also send $f(x_j)$ and the note
 $C(f(x$
.1...its destination.

The use of public-key encryption also makes
30 possible another kind of " **electronic money order** -" In
this case, which is illustrated ...there would be no need for the bank
to archive transaction information received with
electronic payments in either the "drop" or " **electronic**
money order " protocols described above, In fact,, all
that is required is that the payment be labeled...the bank, it still
provides the payer
25 with all the protection furnished by the " **electronic**
money order " described earlier.

- 22
Claims:

17/3,K/47 (Item 40 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00215272

DETERMINING TRANSACTION SYSTEM HARDWARE AND SOFTWARE CONFIGURATIONS METHODE POUR DETERMINER LES CONFIGURATIONS DU LOGICIEL ET DU MATERIEL D'UN SYSTEME DE TRANSACTIONS INFORMATISE

Patent Applicant/Assignee:

VERIFONE INC,

Inventor(s):

KANNADY Danny O,
HORNER William McPherson,
RAO Srinivasan,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9212489 A1 19920723

Application: WO 92US159 19920109 (PCT/WO US9200159)

Priority Application: US 91279 19910109

Designated States: AT AU BB BE BF BG BJ BR CA CF CG CH CI CM DE DK ES FI FR
GA GB GN GR HU IT JP KP KR LK LU MC MG ML MR MW NL NO PL RO RU SD SE SN
TD TG

Publication Language: English

Fulltext Word Count: 36219

Fulltext Availability:
Claims

Claim

... Drawer? (Y/N)

7 Rental Control? (YIN)

S. Accommodations for Other Income? (Y/N)

9 Money Order Sales ? (Y/N)
Electronic Interface (Y/N)

10 Inventory Adjustment? (Y/N)
Deliveries (Y/N)
Bad Merchandise (Y/N...